

Certificate Number: 16337-PAE-DE-028211194

Bankruptcy Case Number: 16-14891



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2016, at 11:27 o'clock AM EDT, Elizabeth A Colwell completed a course on personal financial management given by internet by \$ Education USA, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 15, 2016 By: /s/Nisrene Tarraf

Name: Nisrene Tarraf

Title: Educator